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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

TRANSMITTAL
FORM

Application No.

O9/901,954

Filing Date

July 10, 2001

First Named Inventor

Group Art Unit

2164

(То	be used for all correspondence after initi	al filing)	Examiner Nam	ie			
Total Numb	per of Pages in this Submission:		Attorney Dock	et No.	PAY00-0	03	
		ENCLOSU	RES (check a	ii that apply	n		
Fee Transmittal Form Fee attached Amendment/Response After Final Affidavit/Declaration(s) Extension of Time Request Express Abandonment Request Information Disclosure Statement Certified Copy of Priority Document(s) Response to Missing Parts Notice/ Incomplete Application Response to Missing Parts under 37 CFR 1.52 or 1.53		Assignment Papers for an application Drawing(s) Licensing-related Papers Petition Petition Petition to Convert to a Provisional Application Power of Attorney by Assignee, with Revocation of Former Powers Change of Correspondence Address Terminal Disclaimer Small Entity Statement Request for Refund Remarks:			Group Appeal Communication to Board of Appeals and Interferences Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) Proprietary Information Status Letter Additional Enclosure(s):		
	SIGNAT	URE OF APF	PLICANT, AT	TORNEY	OR AGE	ENT	
Name	Daniel E. Vaughan (Re	egistration No. 4	2,199)	Date	July	y 28, 2004	
Signature Danil E. Varyhan				Telephone	650)/474-1973	
Address 702 Marshall Street, Suite 310, Redwood City			ty, CA 94063	Facsimile	650	0/474-1976	
	CERTIFICATE OF MAILING						
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First C	Class Mail in an envelope addresse	d to: Commissio	ner for Patents, i	P.O. Box 14	50, Alexand	dria, VA 22313 on: <u>July 28, 2004</u>	
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Attorney Docket No.: PAY00-003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant

Templeton, et al.

Application No.

09/901,954

Filed

July 10, 2001

Docket

PAY00-003

Title

System and Method for Verifying a Financial Instrument

Group/Art Unit

2164

Examiner

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §§ 1.56 and 1.97

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Listed below and/or on an attached form PTO/SB/08A is information known to applicant(s), which is hereby submitted pursuant to 37 C.F.R. § 1.56. The right is reserved to antedate any included publication or patent in accordance with standard procedure.

This statement is not intended to represent that a search has been made or that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56.

X	(New Application)	Copies of each listed publication and U.S. and foreign patent,
	except for pending U.S. applic	cations, are submitted herewith, along with a concise explanation
	of information in a foreign lan	guage (if any).
	(Continuation Application)	The listed references were cited by the Applicant(s) or
	Examiner in the parent applica	ation, U.S. Serial No, filed on
	Pursuant to 37 C.F.R. § 1.98(c	d), copies of these items are not enclosed but may be found in the
	file history of the parent applic	cation.

Applicants respectfully request that the listed information be considered by the Examiner and be made of record in the application identified above. If form PTO/SB/08A is attached, the Examiner is requested to initial and return it in accordance with MPEP § 609.

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		(2) It is be	eing filed within 3 m	onths of entry of	ication filing date; OR a national stage; OR ne first Office Action on	the merits.
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			F	Lespectfully subn	nitted,	
Date: _	July 28	, 2004	By:	Daniel E. Vau	Voughe Ighad (Reg. No. 42,199))

PARK, VAUGHAN & FLEMING LLP 702 Marshall Street, Suite 310 Redwood City, CA 94063

Telephone: (650) 474-1973 Facsimile: (650) 474-1976

PTO/SB/08A (0 Approved for use through 10/31/2002. OMB 0651-0 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMER! to a collection of information unless it displays a unit of the comment.

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Application Number	09/901,954			
Filing Date	July 10, 2001			
First Named Inventor	James Templeton			
Group Art Unit	2164			
Examiner Name				
Attorney Docket No.	PAY00-003			

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Examiner Cite Initials* No.	Cite No.1	Number Kind Code ² (if known)		Name of Patentee or Applicant of Cited Document	of Cited Document MM-DD-YYYY	Figures Appear
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		HORNE, D. DOAK, Letter from Gowling Lafleur Henderson LLP to Park, Vaughan & Fleming LLP, July 21, 2004.				
		Oregon Department of Revenue, "ACH Debit Electronic Funds Transfer: Program Guide", February 1999, www.dor.state.or.us/19Forms/206-029.pdf.				
		Automated Clearing House Rules, "A Complete Guide to Rules & Regulations Governing the ACH Network", 1999, pp. OR 4, OR 10, OG 19, OG 46-48, The National Automated Clearing House Association, Herndon, VA.				
		Automated Clearing House Rules, "A Complete Guide to Rules & Regulations Governing the ACH Network", 1999, The National Automated Clearing House Association, Herndon, VA.				
						

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